INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

| Application Number     |         | 09820804   |
|------------------------|---------|------------|
| Filing Date            |         | 2001-03-30 |
| First Named Inventor   | Bill Kr | tchen      |
| Art Unit               |         | 3624       |
| Examiner Name          | Hani I  | Kazimir    |
| Attorney Docket Number |         | 23952-0034 |

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2001-09-18

Roberts, et al.

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|  |  | tchen      |  |
| Art Unit                                 |  | 3624       |  |
| Examiner Name Hani                       |  | Kazimir    |  |
| Attanesis Dealest Nombre                 |  | 22052 0024 |  |

|  | 2   | *Che  | ckfree delivers e-bill," Internet Week, September 30, 1996. |           |  |  |  |  |  |
|--|---|-------|---|-----------|--|--|--|--|--|
|  | "Utilities, phone companies pilot electronic billing," item Processing Report, November 7, 1996 |       |   |           |  |  |  |  |  |
|  | 4 "Utilities adopt web bill payment plans," Computer World, August 25, 1997.                    |       |   |           |  |  |  |  |  |
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|             | Attorney Docket Number |         | 23952-0034 |  |

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- Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

Malvern II Griffin III

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Name/Print

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

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